

1. A process for comparing income, principle and expenses of an existing trust and a proposed trust, each trust having assets, the process comprising:

- a. evaluating and classifying each asset in the existing trust, and
- 5 determining the allocation of assets;
  - b. determining the type of the existing trust;
  - c. selecting a period for which the comparison is desired;
  - d. determining the tax rates of the income beneficiaries;
  - e. determining or identifying the current trust fees;
  - 10 f. selecting a constant rate of income and appreciation for each asset class;
  - g. selecting among constant rates, real rates and real rates in fabricated order for purposes of comparison;
  - h. selecting a proposed trust;
  - 15 i. selecting each asset value, asset class and allocation of assets in the proposed trust;
  - j. selecting proposed trust fees;
  - k. selecting a payer of the proposed trust's capital gains;
  - l. selecting payout rate of the proposed trust;
  - 20 m. selecting an averaging period for the proposed trust;
  - n. calculating gains or losses of each asset;
  - o. determining the total current year payout as a percent;
  - p. applying the payout % to the prior year-end balance to determine what the current year payout should be;
  - 25 q. selecting a basis for comparison among possible outcomes of steps (g) and (l), holding other factors constant; and
  - r. generating a visual comparison.
2. A process of Claim 1 wherein the rate selected in step (g) is arbitrary.
3. A process of Claim 1 wherein the rate selected in step (g) is historical.
- 30 4. A process of Claim 1 wherein the rates selected in step (g) are historical, but structured in an arbitrary pattern.

5. A process of Claim 1 wherein the proposed trust is a Total Return Unitrust.
  6. A process of Claim 1 further comprising selecting, on the basis of the visual comparison, between the existing and proposed trusts.
  7. A process of Claim 6 wherein the proposed trust is selected and the process
- 5 further comprises converting to the proposed trust.

09887935-062201